

**WHAT IS CLAIMED IS:**

1           1. A method for electronically transferring funds between a sender  
2 and a recipient comprising:  
3            receiving at an initiating terminal a designation of an amount of funds  
4 to be electronically transferred from the sender;  
5            receiving at the initiating terminal a security code from the sender;  
6            generating a unique personal identification number;  
7            providing the unique personal identification number to the sender;  
8            storing the designation of an amount of funds, the security code and  
9 the unique personal identification number at a central terminal in communication with  
10 the initiating terminal;  
11           providing a manned kiosk including a kiosk agent;  
12           receiving the unique personal identification number and the security  
13 code at the manned kiosk from the recipient;  
14           communicating the unique personal identification number and the security  
15 code provided by the recipient to the central terminal;  
16           comparing the unique personal identification number and the security  
17 code provided by the recipient to the stored unique personal identification number  
18 and stored security code at the central terminal; and  
19           dispensing funds corresponding to the designation of an amount of  
20 funds at the manned kiosk by the kiosk agent if the unique personal identification  
21 number and the security code provided by the recipient match the stored unique  
22 personal identification number and the stored security code.

1           2. The method of claim 1 wherein the step of generating a unique  
2 personal identification number comprises generating the unique personal  
3 identification number at the central terminal.

1           3. The method of claim 1 further comprising receiving cash at the  
2 initiating terminal corresponding to the designation of an amount of funds.

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3                   4.     The method of claim 1 further comprising reading a stored  
4     value card at the initiating terminal so as to receive funds corresponding to the  
5     designation of funds at the initiating terminal.

1                   5.     A system for performing an electronic transfer of funds  
2     transaction between a sender and a recipient, comprising:

3                   an initiating terminal for receiving a designation of an amount of funds  
4     to be electronically transferred from the sender to the recipient, and for receiving a  
5     security code from the sender;

6                   a central terminal in communication with the initiating terminal for  
7     providing the initiating terminal with a unique personal identification number  
8     corresponding to the electronic transfer of funds transaction, and for storing the  
9     designation of an amount of funds, the unique personal identification number and the  
10    security code; and

11                  a manned kiosk in communication with the central terminal, the  
12    manned kiosk including an agent for receiving the unique personal identification  
13    number and the security code from the recipient, and for communicating the unique  
14    personal identification number and the security code provided by the recipient to the  
15    central terminal;

16                  wherein the central terminal is operative to compare the unique  
17    personal identification number and the security code provided by the recipient with  
18    the stored unique personal identification number and the stored security code, and  
19    wherein the manned kiosk is operative to dispense funds corresponding to the  
20    designation of an amount of funds directly to the recipient when the unique personal  
21    identification number and the security code provided by the recipient match the  
22    stored unique personal identification number and the stored security code.

1                   6.     The system of claim 5 wherein the initiating terminal further  
2     comprises a cash acceptance mechanism for receiving cash corresponding to the  
3     designation of an amount of funds.

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1                   7.     The system of claim 5 wherein the initiating terminal includes  
2 a financial card reader for reading information from a stored value card so as to  
3 obtain funds corresponding to the designation of an amount of funds.

1                   8.     The system of claim 5 wherein the initiating terminal includes  
2 a scanning device for receiving the security code from the sender.

1                   9.     The system of claim 1 wherein the manned kiosk includes a  
2 dispensing terminal in communication with the central terminal, and the dispensing  
3 terminal includes a scanning device for receiving the security code.

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